

**EXHIBIT 1**

**To Declaration Of  
Darren Shuler**

# *The Coca-Cola Company*

July 29, 2016

Private and Confidential

Mr. David John Perras  
1070 Trailmore Drive  
Roswell, GA 30076

Dear Mr. Perras:

This letter is in response to your email dated June 9, 2016 that we treated as a claim, requesting eligibility for retiree health and welfare benefits under The Coca-Cola Company Retiree Health Plan and The Coca-Cola Company Retiree Benefits Plan (the "Plans"). The Coca-Cola Company has directed the Benefit Determination Review Team to review your claim. In reviewing your claim, we considered the information submitted with your email, the records at The Coca-Cola Company Benefits Service Center, and the relevant plan provisions. Unfortunately, your claim for coverage under the Plans has been denied because you had not met your Earliest Retirement Eligibility Date (ERMED) when you reached three years of LTD.

In the Medical Benefits Summary Plan Description for U.S. Associates it confirms the following: For employees on LTD, after tax health benefits begin after benefits end and can continue (by paying required contributions): On the date which LTD begins until the earlier of the date that LTD benefits end, you retire, **or 3 years from the date that your LTD began (see page 53)**. I have included a copy of the Medical Benefits Summary Plan Description for U.S. Associates for your reference.

The Coca-Cola Company's records indicate that you did not meet the requirements for retiree health and welfare benefits because you did not meet your ERMED, which is October 18, 2017 for you. Employees cannot retire before reaching age 55 (and meeting the other required criteria). You were also written on October 18, 2012 confirming that if you were not eligible for retiree health and welfare benefits after three years on LTD, your benefits would terminate and you would be offered COBRA coverage. I have included a copy of this letter for your reference. For the reasons above, your request for retiree health and welfare coverage under the Plans is denied.

While we understand your disappointment in this decision, The Coca-Cola Company has a responsibility to ensure that policies are uniformly applied. Granting your request would require a clear departure from policies.

You may appeal this denial to The Coca-Cola Company Benefits Committee within 180 days from the date of this letter. If you do not submit an appeal to The Coca-Cola Company Benefits Committee during this time period, you may not file an appeal for this claim at a later date. You may submit your appeal in writing to:

The Coca-Cola Company Benefits Committee  
P.O. Box 1734  
NAT 15  
Atlanta, GA 30301

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In preparing your appeal, you have the right to receive, upon request and without charge, reasonable access to or copies of any relevant documents, records, or other information relied upon by the Benefit Determination Review Team in making this determination. If you have any additional information or documentation to support your claim, you must submit it with your appeal.

The Coca-Cola Company Benefits Committee will review the facts, the reasons for the claim decision, and the information you have provided. The Coca-Cola Company Benefits Committee will respond in writing within 60 days following the receipt of your appeal. The decision of The Coca-Cola Company Benefits Committee is final and binding.

If The Coca-Cola Company Benefits Committee denies your appeal, you have the right to initiate a civil action in federal court under section 502(a) of the Employee Retirement Income Security Act of 1974 (ERISA). This option is available to you only after you have exhausted all of the administrative remedies available to you through the Plan's claims and appeals process.

If you have questions regarding your benefits, please call KO HR Help at **1-877-676-7656**. If you are calling from the Metro Atlanta area or outside the U.S. please call **1-404-676-7656**. Representatives are available between 8 a.m. and 6 p.m., Eastern Time, Monday through Friday.

Sincerely,

Benefit Determination Review Team

Enclosures